

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GUY DECASTRIS
DAWN DECASTRIS
Debtor(s)

Case No. 08-19587

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/29/2008.
- 2) The plan was confirmed on 10/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/29/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,637.78.
- 10) Amount of unsecured claims discharged without payment: \$152,136.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,589.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$35,589.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,692.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,192.44

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	2,483.00	2,792.85	2,792.85	587.32	0.00
BAC HOME LOAN SERVICING LP	Secured	NA	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	5,002.00	4,702.95	4,702.95	989.00	0.00
CAPITAL ONE BANK	Unsecured	18,024.00	20,034.87	20,034.87	4,213.22	0.00
CAPITAL ONE BANK	Unsecured	10,977.00	11,419.17	11,419.17	2,401.39	0.00
CENTRAL DUPAGE HOSPITAL 1	Unsecured	1,240.23	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	OTHER	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	9,848.00	10,711.68	10,711.68	2,252.60	0.00
DISCOVER BANK	Unsecured	8,413.00	8,413.95	8,413.95	1,769.40	0.00
DUPAGE COUNTY COLLECTOR	Secured	NA	NA	NA	0.00	0.00
DUPAGE MEDICAL GROUP	Unsecured	151.92	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	10,702.00	10,702.38	10,702.38	2,250.65	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,327.00	8,559.74	8,559.74	1,800.06	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	13,104.00	14,450.22	14,450.22	3,038.80	0.00
FEMALE HEALTHCARE	Unsecured	422.81	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	17,049.45	NA	NA	0.00	0.00
GEMB	Unsecured	7,795.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	30,000.00	0.00	0.00	0.00	0.00
MB FINANCIAL BANK	Secured	NA	NA	NA	0.00	0.00
NAPERVILLE MEDICAL IMAGING	Unsecured	19.60	NA	NA	0.00	0.00
NICOR GAS	Unsecured	168.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,017.73	NA	NA	0.00	0.00
PEOPLES ENERGY	Unsecured	614.57	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,371.00	16,371.49	16,371.49	3,442.83	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	17,879.00	17,879.84	17,879.84	3,760.03	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	19,372.00	21,268.85	21,268.85	4,472.72	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,851.00	5,622.10	5,622.10	1,182.30	0.00
SUNSET BAY MARINA	Unsecured	2,000.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	1,034.00	1,123.37	1,123.37	236.24	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$154,053.46	\$32,396.56	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,192.44</u>	
Disbursements to Creditors	<u>\$32,396.56</u>	
TOTAL DISBURSEMENTS :		<u>\$35,589.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/18/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.